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REPLY UNDER 37 CFR 1.116 EXPEDITED PROCEDURE **TECHNOLOGY CENTER 3600**

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No.: 10/028,122

Conf. No.: 3210

Filing Date: 12/21/2001

Art Unit: 3639

Applicant: Middeljans et al.

Examiner: Freda A. Nelson

Title:

INTERNET PAYMENT PROCESS

Docket No.: PHNL 000755

BASED ON RETURN TRAFFIC

(PHIL-0222)

COMMISSIONER FOR PATENTS

DESTINATION FACSIMILE NUMBER:

571-273-8300

Transmitted herewith is:

After-Final Amendment in 10 pages

in the above identified application.

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Mail Stop AF Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

AFTER-FINAL AMENDMENT

Sir:

T. INTRODUCTORY COMMENTS

In response to the Final Office Action of February 3, 2006, please amend the abovereferenced patent application as follows:

Amendments to the Claims are reflected in the listing of claims that begins on page 2 of this paper.

Remarks begin on page 7 of this paper.

10/028,122

Page 1 of 10